

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on April 9, 2014.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Dennis Austin Wood
6301 Shadybrook Lane
Richmond, VA 23224

Deborah Hughes Wood
6301 Shadybrook Lane
Richmond, VA 23224

Case Number: 14-31916-KRH
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID (ITIN)
No(s)/Complete EIN:
xxx-xx-8651
xxx-xx-2221

Attorney for Debtor(s) (name and address):

Roger C Hurwitz
The Debt Law Group, PLLC
Box 10
4036 Plank Road
Fredericksburg, VA 22407
Telephone number: 540-412-1463

Bankruptcy Trustee (name and address):

Carl M. Bates
P. O. Box 1819
Richmond, VA 23218
Telephone number: (804) 237-6800

Meeting of Creditors

Date: **May 29, 2014**

Time: **09:00 AM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim

For all creditors (except a governmental unit): **August 27, 2014**

For a governmental unit: **October 6, 2014**

Deadline to File a Complaint to Determine Dischargeability of Certain Debts: July 28, 2014

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation

Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. **If no objections are timely filed, there will be no confirmation hearing.** Timely filed objections will be heard at the confirmation hearing scheduled to be held:

Date: **June 25, 2014**

Time: **09:10 AM**

Location: **Judge Huennkens – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5000, Richmond, VA 23219**

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Address of the Bankruptcy Clerk's Office:

701 East Broad Street
Richmond, VA 23219

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

MeVCIS 24-hour case information:

Toll Free 1-866-222-8029

Date: April 10, 2014

EXPLANATIONS

B9I (Official Form 9I) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("official Form B 10") can be obtained at the United States Courts Web site: (http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Any attachment must be on 8 1/2" by 11" paper. To receive an acknowledgment that your proof of claim has been received, you must provide an additional copy and postage paid, self-addressed envelope. Do not include this notice with any filing you make with the court.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Richmond. See address on front side of this notice.
— Refer to Other Side for Important Deadlines and Notices —	
<p>LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS: Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://ebn.uscourts.gov or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Dennis Austin Wood
 Deborah Hughes Wood
 Debtors

Case No. 14-31916-KRH
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: manleyc
 Form ID: B9I

Page 1 of 2
 Total Noticed: 50

Date Rcvd: Apr 10, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2014.

db/jdb
 12307920 +Dennis Austin Wood, Deborah Hughes Wood, 6301 Shadybrook Lane, Richmond, VA 23224-2609
 12307919 +Advanced Financial Co., 5900 Pasteur Court, Suite 200, Carlsbad, CA 92008-7336
 12307924 +Advanced Financial Co., PO Box 4068, Carlsbad, CA 92018-4068
 12307926 +Blue World Pools, 2533 N. Carson St., Suite 4925, Carson City, NV 89706-0242
 12307927 +CHFS c/o Global World, 8610 NW 72nd Street Pty #725, Miami, FL 33166-2394
 12307928 +Citifinancial, 605 Munn Road, Fort Mill, SC 29715-8421
 12307931 Citifinancial Bankruptcy Dept, PO Box 140489, Irving, TX 75014-0489
 12307932 #+Columbia House DVD, Customer Service Center, PO Box 91601, Rantoul, IL 61866-8601
 12307933 +Comcast, 5401 Staples Mill Road, Henrico, VA 23228-5443
 12307935 +Commonwealth Pain Specialist, 1501 Maple Ave, Richmond, VA 23226-2553
 12307936 +Commwlth Fin, 245 Main Street, Scranton, PA 18519-1641
 12307938 Creditors Collection Service, re: Commonwealth Pain Spec, PO Box 21504, Roanoke, VA 24018-0152
 12307939 +Dogwood Emergency Phys, 801 S Adams St, Petersburg, VA 23803-5149
 12307940 +Dominion Law Associates, 222 Central Park Ave, Ste 210, Virginia Beach, VA 23462-3024
 12307941 +Eastern Account System INC., Attn: Bankruptcy Dept., PO Box 837, Newtown, CT 06470-0837
 12307947 LabCorp, PO Box 2240, Burlington, NC 27216-2240
 12307952 +OrthoVirginia, PO Box 35725, Richmond, VA 23235-0725
 12307950 ++SPRINT NEXTEL CORRESPONDENCE, ATTN BANKRUPTCY DEPT, PO BOX 7949, OVERLAND PARK KS 66207-0949
 (address filed with court: Nextel, 6500 Sprint Pkwy, HL-5A STX, Overland Park, KS 66251-0000)
 12307955 +Seventh Avenue, re: Bankruptcy Dep't, 112 7th Ave, Monroe, WI 53566
 12307956 +Sleep Disorder Center of VA, 130 Temple Lake Dr., Colonial Heights, VA 23834-4902
 12307957 +Southside Head and Neck Surg, 930 South Ave, Suite 4B, Colonial Heights, VA 23834-3620
 12307958 +Spencer Brothers Oil, 8701 Iron Bridge Rd, Richmond, VA 23237-2222
 12307959 +Trident Asset Manageme, 53 Perimeter Ctr E Ste 4, Atlanta, GA 30346-2294
 12307960 Ugly Duckling / DT Credit Co., attn: Bankruptcy Dep't, PO Box 520520, Phoenix, AZ 85072-0000
 12307961 +Urosurgical Center of Richmond, 9105 Stony Point Drive, Richmond, VA 23235-1979
 12307963 +Virginia Department of Taxatio, PO Box 2156, Richmond, VA 23218-2156
 12307964 Virginia Urology, PO Box 79437, Baltimore, MD 21279-0437
 12307965 +Virginia Urology & Urosurgical, Cntr of Richmond, 9105 Stony Point Dr., Richmond, VA 23235-1979
 12307966 +Webbank/fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: rchurwitz@gmail.com Apr 11 2014 01:24:18 Roger C Hurwitz,
 The Debt Law Group, PLLC, Box 10, 4036 Plank Road, Fredericksburg, VA 22407
 tr +E-mail/Text: station01@richchap13.com Apr 11 2014 01:25:02 Carl M. Bates, P. O. Box 1819,
 Richmond, VA 23218-1819
 12307922 +EDI: CINGMIDLAND.COM Apr 11 2014 01:18:00 AT&T, attn: Bankruptcy Dep't, PO Box 755,
 Atwater, CA 95301-0755
 12307921 EDI: AFNIRECOVERY.COM Apr 11 2014 01:18:00 Afni Inc, 1310 Martin Luther King Dr.,
 PO Box 3517, Bloomington, IL 61702-3517
 12307923 +EDI: HFC.COM Apr 11 2014 01:19:00 Beneficial/hfc, PO Box 3425, Buffalo, NY 14240-3425
 12307925 +EDI: CAPITALONE.COM Apr 11 2014 01:18:00 Capital 1 Bank, Attn: Bankruptcy Dept.,
 PO Box 30285, Salt Lake City, UT 84130-0285
 12307929 E-mail/PDF: BANKRUPTCY.NOTICES@RICHMONDGOV.COM Apr 11 2014 01:28:28 City of Richmond,
 PO Box 26505, Richmond, VA 23261-6505
 12307930 E-mail/PDF: BANKRUPTCY.NOTICES@RICHMONDGOV.COM Apr 11 2014 01:30:38 City of Richmond,
 Department of Public Utilities, PO Box 26060, Richmond, VA 23274-0001
 12307933 +EDI: WFNNB.COM Apr 11 2014 01:18:00 Comenity Bank/ Cathrins, PO Box 182789,
 Columbus, OH 43218-2789
 12307934 +EDI: WFNNB.COM Apr 11 2014 01:18:00 Comenity Bank/Dress Barn, Attention: Bankruptcy,
 P.O. Box 182686, Columbus, OH 43218-2686
 12307937 +EDI: RCSFNBMARIN.COM Apr 11 2014 01:18:00 Credit One Bank, PO Box 98873,
 Las Vegas, NV 89193-8873
 12307942 +EDI: AMINFOFP.COM Apr 11 2014 01:18:00 First Premier Bank, 3820 N Louise Ave,
 Sioux Falls, SD 57107-0145
 12307943 +EDI: RMSC.COM Apr 11 2014 01:19:00 GECRB/ Old Navy, Attention: GEMB, PO Box 103104,
 Roswell, GA 30076-9104
 12307944 +EDI: HFC.COM Apr 11 2014 01:19:00 Hsbc Bank, PO Box 9, Buffalo, NY 14240-0009
 12307945 +EDI: ICSYSTEM.COM Apr 11 2014 01:19:00 IC System, 444 Highway 96 East, PO Box 64378,
 St. Paul, MN 55164-0378
 12307946 +E-mail/Text: lcanaday@kingscreekplantation.com Apr 11 2014 01:25:07 King's Creek Plantation,
 191 Cottage Cove Lane, Williamsburg, VA 23185-5811
 12307948 EDI: MID8.COM Apr 11 2014 01:18:00 Midland Credit Management, PO Box 60578,
 Los Angeles, CA 90060-0578
 12307949 +EDI: MID8.COM Apr 11 2014 01:18:00 Midland Funding, 8875 Aero Dr Ste 200,
 San Diego, CA 92123-2255
 12307953 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Apr 11 2014 01:30:35 Regional Acceptance Co,
 304 Kellm Road, Virginia Beach, VA 23462-2712

District/off: 0422-7

User: manleyc
Form ID: B9I

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Total Noticed: 50

Date Rcvd: Apr 10, 2014

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

12307954 +EDI: DRIV.COM Apr 11 2014 01:18:00 Santander Consumer Usa, PO Box 961245,
Ft Worth, TX 76161-0244
12307962 +EDI: AFNIVERIZONE.COM Apr 11 2014 01:19:00 Verizon, 500 Technology Dr Ste 30,
Weldon Spring, MO 63304-2225
TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
12307951 ##+Northstar Capital Acquisition, PO Box 850, Buffalo, NY 14226-0850
TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 12, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 10, 2014 at the address(es) listed below:

Carl M. Bates station01@richchap13.com,
station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.com
om
Roger C Hurwitz on behalf of Debtor Dennis Austin Wood rchurwitz@gmail.com,
courtneyjeancly@gmail.com;2debtlawgroup@gmail.com;thedebtlawgroupmail@gmail.com;algplank@gmail.c
om;DLGHearings@gmail.com
Roger C Hurwitz on behalf of Joint Debtor Deborah Hughes Wood rchurwitz@gmail.com,
courtneyjeancly@gmail.com;2debtlawgroup@gmail.com;thedebtlawgroupmail@gmail.com;algplank@gmail.c
om;DLGHearings@gmail.com

TOTAL: 3